

GOVERNMENT OF TELANGANA
ABSTRACT

AGRICULTURE – Weather Based Crop Insurance Scheme (WBCIS) – Kharif- 2015– Notification for Cotton, Red Chilly, Oil Palm & Sweet Lime Crops- Certain Districts in Telangana State for implementation of the Scheme - Notification - Orders – Issued.

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AGRICULTURE & CO-OPERATION (Agri.II.) DEPARTMENT

G.O.RT.No. 270

Dated:03-06-2015

Read:

From the Director of Agriculture, Telangana, Hyderabad Lr. No.
Crop.Ins.(2)/80/2015, Dt.15-05-2015.

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ORDER:

The following Notification shall be published in the Telangana State Gazette:

NOTIFICATION

The Government of Telangana hereby notify the Cotton, Red Chilly, Oil Palm, Sweet Lime in the following mentioned Districts under Weather Based Crop Insurance Scheme during Kharif-2015 season.

CROPS	DISTRICTS
Cotton	Adilabad, Warangal, Khammam, Nalgonda, Karimnagar & Mahaboobnagar
Red Chilly	Warangal, Khammam
Oil Palm	Khammam
Sweet Lime	Nalgonda

The main features / Operational Modalities of the Scheme and Term Sheets vide Annexure I to X are appended to this order.

2. Further, the claims under NCIP-Weather Based Crop Insurance Scheme (W.B.C.I.S.) shall be settled on the basis of weather data furnished by the TSDPS/State Govt. Mandal Level Rain Gauge Stations/IMD Weather Stations for the notified Crops & Districts and not on the basis of individual declaration of Crop damage Annavari Certificate / Gazette Notification declaring the area Drought / Flood/ Cyclone affected etc., Issued by the Government.

3. The Director of Agriculture, Hyderabad shall take further action in the matter.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF TELANGANA)

C.PARTHASARATHI
APC & SECRETARY TO GOVERNMENT

To

The Commissioner of Printing & Stationery (Printing Wing), Chanchalguda, Hyderabad, with a request to publish the Notification in the Telangana. Extraordinary Gazette and supply 50 copies of the same.

The Director of Agriculture, Telangana, Hyderabad.

Copy to

The Deputy General Manager AIC of India Limited, Hyderabad.

Sf/Sc.

//FORWARDED BY ORDER//

SECTION OFFICER

**Notification of Crops under National Crop Insurance Programme (NCIP) –
Weather Based Crop Insurance Scheme for Kharif 2015 season- **TELANGANA****

THE MAIN FEATURES/OPERATIONAL MODALITIES

The Department of Agriculture & Cooperation, Ministry of Agriculture, Government of India, notified National Crop Insurance Programme (NCIP), a central sector scheme in order to insulate the farming community against agricultural risks and issued the administrative instructions for implementation vide letter **No. 13015/02/2012–Credit–II, dated 1st November, 2013**. Weather Based Crop Insurance Scheme (WBCIS) is one of the components of NCIP and the objective of this scheme is to mitigate the hardships of the farmers against the likelihood of financial losses on account of anticipated crop loss resulting from the incidence of adverse weather conditions of weather parameters like Temperature, Rainfall, Relative Humidity.

The State Level Coordination Committee on Crop Insurance convened a meeting on 21st April 2015 decided to implement NCIP – WBCIS for Kharif – 2015 season in respect of crops like Red Chilly & Cotton and Plantations like Oil palm & Sweet Lime in the selected districts of **Telangana** as under.

1. CROPS NOTIFIED: (include both irrigated and Un-irrigated)

Crop	District(s)
Red Chilly	Khammam and Warangal
Cotton	Adilabad, Karimnagar, Khammam, Mahabubnagar, Nalgonda and Warangal
Oil palm	Khammam
Sweet Lime	Nalgonda

2. REFERENCE WEATHER STATIONS:

The lists of Reference Unit Areas (RUAs) in the respective districts notified along with the list of corresponding Reference Weather Stations (RWS) and Back up Weather Stations (BWS) are annexed (**annexure II.1 to II.10**). In case of non-availability of weather data from the respective Reference Weather Stations or Back up Weather Stations, as an alternative, State Govt. Mandal level Rain gauge Stations/IMD Weather Stations data will be considered for weather data updating as well as for claims computation.

3. AREA APPROACH:

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the Geographical areas situated around the reference weather stations, which is deemed to be reflective of the “Reference Weather Stations” for weather data. To the extent feasible, such Reference Unit-Area shall be restricted to Mandal for notified weather parameters.

4. CULTIVATORS ELIGIBLE FOR COVERAGE:

All the cultivators (including sharecroppers and tenant cultivators) growing the Notified Crops i.e., Red Chilly, Cotton, Oil palm & Sweet Lime either Irrigated or Unirrigated in any of the Reference Unit Areas shall be eligible for coverage. The Scheme shall be:

Compulsory: For all LOANEE APPLICANT CULTIVATORS i.e. those who have Sanctioned Credit Limit from Financial Institutions (Co-op Banks, Commercial Banks including private commercial Banks, RRB's etc.) for the Notified Crops in a Reference Unit Area.

Voluntary: For NON-LOANEE CULTIVATORS i.e. those who do not have Sanctioned Credit Limit from any Financial Institution for the Notified Crops in a Reference Unit Area.

5. PERILS COVERED:

Following weather perils, which are deemed to cause "Adverse Weather Incidence" affecting crop health, leading to crop loss, would be covered under the Scheme:

i) For Red chilly Crop:

1. Maximum Temperature
2. Minimum Temperature
3. a. Deficit Rainfall – Rainfall Volume
3. b. Deficit Rainfall - Rainfall Distribution
4. Excess Rainfall

ii) For Cotton Crop:

1. a. Deficit Rainfall – Rainfall Volume
1. b. Deficit Rainfall - Rainfall Distribution
2. Excess Rainfall
3. Disease Conducive Climate

iii) For Oil palm Crop:

1. Deficiency in Water Vapour Pressure
2. Minimum Temperature
3. a. Deficit Rainfall – Rainfall Volume
3. b. Deficit Rainfall – Rainfall Distribution
4. Excess Rainfall

iv) For Sweet Lime Crop:

1. a. Deficit Rainfall – Rainfall Volume
1. b. Deficit Rainfall – Rainfall Distribution
2. Excess Rainfall
3. High RH along with High Temperature
4. Low Minimum Temperature

6. RISK PERIOD:

- | | |
|----------------------------------|--|
| i) In case of Red Chilly | - Risk period commences from 10 th July, 2015 |
| ii) In case of Cotton | – Risk period commences from 6 th July, 2015 |
| ii) In case of Oil palm | – Risk period commences from 15 th July, 2015 |
| iv) In case of Sweet Lime | – Risk period commences from 10 th August, 2015 |

Table containing the **coverage periods** at **phases** are given here:

Coverage details For Red chilly:

S.No	Name of the cover	Phase	Period: From ----- to -----
1	Maximum Temperature		1 st August, 2015 to 31 st October, 2015
2	Minimum Temperature		1 st December, 2015 to 31 st January, 2016
3A&B	Deficit Rainfall - Rainfall Volume	Phase - 1	10 th July,2015 to 31 st July,2015
		Phase - 2	1 st August,2015 to 15 th Sept.,2015
		Phase - 3	16 th Sept.,2015 to 15 th October,2015
	Deficit Rainfall - Rainfall Distribution		10 th July, 2015 to 31 st August, 2015
4	Excess Rainfall	Phase - 1	10 th July,2015 to 31 st July,2015
		Phase - 2	1 st August,2015 to 15 th Sept.,2015
		Phase - 3	16 th Sept.,2015 to 31 st October,2015
		Phase - 4	1 st Nov.,2015 to 28 th February,2016

Coverage details For Cotton:

S.No	Name of the cover	Phase	Period: From ----- to -----
A1	Rainfall Volume	Phase - 1	6 th July, 2015 to 5 th August, 2015
		Phase - 2	6 th August, 2015 to 15 th Sept., 2015
		Phase - 3	16 th Sept., 2015 to 31 st Oct., 2015
A2	Rainfall Distribution		06 th July,2015 to 31 st Aug 2015
B	Excess Rainfall	Phase - 1	6 th July, 2015 to 25 th August, 2015
		Phase - 2	26 th August, 2015 to 15 th Oct. 2015
		Phase - 3	16 th Oct.,2015 to 30 th Nov.,2015
C	Disease Conducive Climate		15 th August, 2015 to 31 st Oct., 2015

Coverage details For Oil palm

S.No	Name of the cover	Phase	Period: From ----- to -----
1	Deficiency in Water Vapour Pressure		1 st Feb.,2016 to 31 st May,2016
2	Minimum Temperature		1 st Dec.,2015 to 31 st Jan.,2016
3A&B	Deficit Rainfall - Rainfall Volume	Phase - 1	16 th July,2015 to 15 th August, 2015
		Phase - 2	16 th August,2015 to 15 th Sept.,2015
		Phase - 3	16 th Sept.,2015 to 15 th Oct.,2015
	Deficit Rainfall - Rainfall Distribution		01 st Aug 2015 to 30 th Sept.,2015
4	Excess Rainfall	Phase - 1	16 th July,2015 to 31 st July,2015
		Phase - 2	1 st August, 2015 to 31 st August, 2015
		Phase - 3	1 st September, 2015 to 30 th September, 2015

Coverage details For Sweet Lime:

S.No	Name of the cover	Phase	Period: From ----- to -----
1A	Deficit Rainfall - Rainfall Volume	Phase - 1	10 th August, 2015 to 15 th September, 2015
1B	Deficit Rainfall - Rainfall Distribution		10 th August, 2015 to 20 th Sept.,2015
2	Excess Rainfall	Phase - 1	1 st Oct.,2015 to 31 st Dec.,2015
		Phase - 2	1 st Jan.,2016 to 31 st March,2016
		Phase - 3	1 st April, 2016 to 31 st May, 2016
3	High RH along with High Temperature	Phase - 1	16 th August, 2015 to 30 th Sept.,2015
		Phase - 2	1 st Oct.,2015 to 31 st Oct.,2015
4	Low Minimum Temperature	Phase - 1	1 st Dec., 2015 to 31 st Dec.,2015
		Phase - 2	1 st Jan.,2016 to 31 st Jan.,2016

7. RISK ACCEPTANCE PERIOD:

- i) For **Red Chilly** - Till 09th July, 2015
- ii) For **Cotton** - Till 05th July, 2015
- iii) For **Oil palm** - Till 14th July, 2015
- iv) For **Sweet Lime** - Till 09th August,2015

8. SEASONALITY DISCIPLINE: Seasonality Discipline and the broad cut-off dates are indicated here:

In case of Red Chilly

SL No.	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers	Period of Insurance- Risk commence date Risk end date
1	Cut-off date for risk coverage	Having availed the Loan/Sanctioned Credit Limit – From 1 st April 2015 to 9 th July, 2015	Submission of Proposals on or before 9 th July, 2015	10 th July 2015 to 28 th February 2016
2	Submission of Decl. by Nodal Banks to AIC of India Ltd.,	On or before 9 th August, 2015	On or before 24 th July, 2015	
3	Insurance Intermediaries/Micro AIC of India Ltd.,	Insurance Agents to	On or before 24 th July, 2015	

In case of Cotton

SL No.	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers	Period of Insurance- Risk commence date Risk end date
1	Cut-off date for risk coverage	Having availed the Loan/Sanctioned Credit Limit – From 1 st April 2015 to 5 th July, 2015	Submission of Proposals on or before 5 th July, 2015	6 th July 2015 to 30 th November 2015
2	Submission of Decl. by Nodal Banks to AIC of India Ltd.,	On or before 5 th August, 2015	On or before 20 th July, 2015	
3	Insurance Intermediaries/Micro AIC of India Ltd.,	Insurance Agents to	On or before 20 th July, 2015	

In case of Oil palm

SL No.	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers	Period of Insurance- Risk commence date Risk end date
1	Cut-off date for risk coverage	Having availed the Loan/Sanctioned Credit Limit – From 1st April 2015 to 14th July, 2015	Submission of Proposals on or before 14th July, 2015	15 th July 2015 to 31 st May 2016
2	Submission of Decl. by Nodal Banks to AIC of India Ltd.,	On or before 14th August, 2015	On or before 29th July, 2015	
3	Insurance Intermediaries/Micro AIC of India Ltd.,	Insurance Agents to	On or before 29th July, 2015	

In case of Sweet Lime

SL No.	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers	Period of Insurance- Risk commence date Risk end date
1	Cut-off date for risk coverage	Having availed the Loan/Sanctioned Credit Limit – From 1st April 2015 to 9th Aug, 2015	Submission of Proposals on or before 9th Aug, 2015	10 th August 2015 to 31 st May 2016
2	Submission of Decl. by Nodal Banks to AIC of India Ltd.,	On or before 9th Sep, 2015	On or before 24th Aug, 2015	
3	Insurance Intermediaries/Micro AIC of India Ltd.,	Insurance Agents to	On or before 24th Aug, 2015	

9. COVERAGE PROCEDURE:

(a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS). Guidelines to the Financial Institutions are annexed herewith **(Annexure IX)**. ***The Nodal Banks also needs to submit the list of individual insured farmers with requisite details like name, father's name, Bank Account number village, categories - S&M/SC/ST/Women, insured acreage, insured crops(s), sum insured, premium collected, government subsidy etc., from concerned branch in soft copy also for further reconciliation and send the same to Agriculture Insurance Company with 15 days after final cut-off date.*** The prescribed format for furnishing the details of insured farmers is annexed herewith **(Annexure VII)**

(b) Insurance coverage of Non-loanee cultivators shall be through the existing network of (FIs) at the grass-root level; the designated Insurance Intermediaries/PSU General Insurance Companies/Micro Insurance Agents of AIC. It is mandatory for the Non Loanee cultivator to provide the bank account details in the proposal form and ***submit Xerox copy of the bank passbook, Pattadhar Pass Book / 10-1B Adangal, if the farmer is tenant farmer then the farmer need to submit the tenant agreement format annexed herewith (Annexure X) duly attested by Revenue Officer along with the copy of the owner's pattadhar pass book.*** It is also mandatory to submit Crop Sown Certificate furnished on the back side of proposal form (Annexure III) by the Revenue Officer/ Agricultural Officer/Horticultural Officer of the State government at village level.

(c) Nodal Bank Branches shall be paid by AIC a service charge of 4% on the actual premium amount remitted by the banks, being in the nature of sharing the incidental management expenses incurred by them for servicing the Scheme.

10. SUM INSURED (Stipulated. Rupees per hectare):

1. **Red Chilly:** Rs.62,500/- in Khammam and Warangal Districts
2. **Cotton:** Rs.30,000/- in Adilabad, Karimnagar, Khammam, Mahabubnagar and Warangal Districts; **Rs. 26,000/-** in Nalgonda District
3. **Oil palm:** Rs.50,000/- in Khammam District
4. **Sweet Lime:** Rs.40,000/- in Nalgonda District

Loanee Applicant Cultivator's: 'Area under cultivation' for the Notified Crop as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL) "by the Lending FI, multiplied by the stipulated Sum Insured per hectare. Loans sanctioned with effect from 1st April, 2015 upto Risk acceptance period are eligible for coverage under the scheme.

Non-Loanee Cultivators: The Cultivators shall declare the 'Area under cultivation' for each Notified Crop in the Insurance Proposal Form. **Non-loanee farmers will have flexibility to insure smaller amounts within maximum limit, but not less than 50% of maximum limit of Sum Insured.**

11. PREMIUM RATE, SUBSIDY AND REMITTENCE OF PREMIUM:

A ready reckoner of applicable Premium sharing, subsidy portion and farmer's Contribution is presented in the table district-wise and crop-wise. In respect of all the notified crops, the premium subsidy is to the extent of 50%, which is equally shared by the Central and the State Governments and will be released as upfront premium subsidy to since the risk incepts only upon receiving the premium in full i.e., 50% from the farmers and balance 50% as subsidy component.

The premium (farmer's share) shall be remitted through Demand Draft favouring "**AIC of India**" payable at Hyderabad". Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

TABLE SHOWING THE PREMIUM SHARING PER HECTARE						
Name of the Crop	S.I per Hectare Rs./-	Actuarial Premium Rate	Premium	Farmer Contribution Rs./-	Subsidy from State Govt. Rs./-	Subsidy from
Red chilly in Khammam & Warangal dist.	62,500	9.80%	6,125	3,062.50	1,531.25	1,531.25
Cotton in Adilabad, Khammam, Warangal & Karimnagar dist.	30,000	9.80%	2,940	1,470.00	735.00	735.00
Cotton in Mahabubnagar dist	30,000	10.00%	3,000	1,500.00	750.00	750.00
Cotton in Nalgonda dist	26,000	9.80%	2,548	1,274.00	637.00	637.00
Oil palm in Khammam dist	50,000	9.90%	4,950	2,475.00	1,237.50	1,237.50
Sweet Lime in Nalgonda dist	40,000	9.90%	3,960	1,980.00	990.00	990.00

TABLE SHOWING THE PREMIUM SHARING PER ACRE						
Name of the Crop	S.I per Acre Rs./-	Actuarial Premium Rate	Premium Rs./-	Farmer Contribution Rs./-	Subsidy from State Govt. Rs./-	Subsidy from Central Govt. Rs./-
Red chilly in Khammam & Warangal dist.	25,000	9.80%	2,450	1,225.00	612.50	612.50
Cotton in Adilabad, Khammam, Warangal & Karimnagar dist.	12,000	9.80%	1,176	588.00	294.00	294.00
Cotton in Mahabubnagar dist	12,000	10.00%	1,200	600.00	300.00	300.00
Cotton in Nalgonda dist	10,400	9.80%	1,019	509.60	254.80	254.80
Oil palm in Khammam dist	20,000	9.90%	1,980	990.00	495.00	495.00
Sweet Lime in Nalgonda dist	16,000	9.90%	1,584	792.00	396.00	396.00

12. COMPENSATION PAY-OUT: Pay-out computation would be based on the notified weather parameters and the details of triggers are specified in the term sheet as shown in item 17. Maximum pay-out will be limited to Sum Insured.

Claims under WBCIS will be settled on the basis of weather data provided by the Departments of Government of Telangana (as mentioned in above para 2) and not on the basis of Annavari Certificate / Gazette notification declaring the area as Drought / Flood / Cyclone affected etc., by the District Collectors or any other Govt. Official.

TRIGGER WEATHER: Trigger Weather is pre-defined and being notified as per annexure with reference to the weather parameters and Reference Unit Area as detailed above and has been fixed so, keeping in mind the broad weather parameter requirement of the notified crops in different mandals in the notified Districts. The relevant term sheets applicable for the selected mandals of the said districts are annexed herewith (**Annexure I.1 to I.10**)

13. SUBMISSION & STORING OF WEATHER DATA: Weather data will be provided by Automatic Weather Stations set up by Telangana State Developmental Planning Society of Planning Dept. of Govt. of Telangana to AIC on day to day basis for the season.

REFERENCE WEATHER STATION: This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., Mandal (as detailed in the annexure) operating for the relevant Reference Unit Area for generating the Weather Data during the current season, based on which pay-outs are processed.

BACK-UP WEATHER STATION It is a substitute Weather Station to be used only in case the weather data from the specified Reference Weather Station for the current season is unavailable /defective for any reason. In the extreme case of absence of BWS data, data of BWS or alternate data (Manual rain gauge station data for rainfall) may be adopted. Names of both Reference and Back-up Weather Stations are detailed in annexure. (**II.1 to II.10**)

14. PAY-OUT DISBURSEMENT:

(a) Pay-outs would normally be made by AIC to the Nodal Banks in respect of loanee and to insured non-loanee farmers who are enrolled directly or through other channels.

(b) So far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say, Pay-outs would be automatically computed by AIC on the basis of Actual Weather Data received and the Pay-out would be automatically credited to the Insured's Bank Account.

(c) ***For all crops a franchise of 2.5% of the Sum Insured shall be applicable. Any pay-out (Per hectare) less than 2.5% of the Sum Insured shall not be paid .***

15. ADMINISTRATION OF THE SCHEME:

The Scheme shall be administered by AIC whose responsibilities are subject to the discharge of the roles and responsibilities of the other Agencies/Financial Institutions/Govt. Departments/Committees as laid down in the Scheme Document and its Operational Modalities. Further the Scheme shall be administered by AIC only in all the notified districts for the notified crops under NCIP – WBCIS for Kharif 2015 season.

16. PUBLICITY & AWARENESS:

Dept. of Agriculture/Horticulture would take up wide publicity and awareness camps in coordination with AIC to popularise the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

17. TERM SHEET:

The term sheets contain the details of triggers for high temperature, deficiency in rainfall and excess rainfall wherever applicable. The relevant term sheets are annexed here with **(Annexure I.1 to I.10)**.

18. LIMITATIONS & DISCLAIMERS:

(a) The Scheme is NOT a Yield Guarantee Scheme, and is based on "Area Approach" as opposed to "Individual Approach" – whereby assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:

(b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation or on non-disclosure in any material fact in the proposal form/ personal statement/ declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.

(c) Whenever, any clarification in respect of Declarations submitted by FIs is sought by AIC, the same must be submitted within two weeks. Thereafter, AIC is not under obligation to accept the same, including reopening of claims. Declarations received after the prescribed cut-off

dates will be rejected and the responsibility/liability for such proposals rests with the nodal banks/FIs. ***The FIs shall only be responsible for all omissions/commissions/errors committed by them.***

(d) Further, ***the claims under National Crop Insurance Programme - Weather Based Crop Insurance Scheme (W.B.C.I.S) shall be settled on the basis of the weather data furnished by the TSDPS/State Govt. Mandal level Rain gauge Stations/IMD Weather Stations, for the notified crops & districts and not on the basis of individual declaration of crop damage Annavari Certificate/Gazette notification declaring the area Drought/Flood/Cyclone affected etc., Issued by the Government.***

(e) ***In case of any substantial misreporting by nodal bank /branch particularly of compulsory farmers coverage, concerned bank only shall be liable for such misreporting.***

(f) Insured / applicant must have insurable interest. Mere sanctioning / disbursement of crop loans and submission of proposals / declarations and remittance of premium by farmer/bank, without explicit intent to raise the crop, does not constitute acceptance of risk by insurance company.

Enclosures:

- Annexure I.1 to I.10 -- Term Sheets for the Crops/Districts being notified.
- Annexure II.1 to II.10 -- Notified RUAs & List of AWS/BWS for the Crops/Districts.
- Annexure III -- WBCIS Proposal Form.
- Annexure IV -- WBCIS Declaration Form (Loanee).
- Annexure V -- WBCIS Declaration Form (Non loanee).
- Annexure VI -- WBCIS Declaration Form (Insurance Intermediary).
- Annexure VII -- Performa of List of Cultivators – Loanee Farmers.
- Annexure VIII -- Performa of List of Cultivators – Non-loanee Farmers.
- Annexure IX -- WBCIS Guidelines for Bankers.
- Annexure X -- Tenant Agreement format.

AGRICULTURE INSURANCE COMPANY OF INDIA									
WEATHER BASED CROP INSURANCE SCHEME (NCIP - KHARIF 2015)									
TERM SHEET									
State: TELANGANA		District: KHAMMAM			Annexure I.1		Mandal: All Notified mandals		
Crop: CHILLI	Reference Weather Station:						Unit: HECTARE		
1. MAXIMUM TEMPERATURE									
		PERIOD		1-Aug to 31-Oct					
INDEX		Number of days having Maximum Temperature > 38.0 °C							
		Range I	Range II	Payout(Rs)					
		<= 6	7	2000					
		12	16	5000					
		17	21	8000					
		22	>	10000					
TOTAL PAYOUT (Rs.)		10000							
2. MINIMUM TEMPERATURE									
		PERIOD		1-Dec to 31-Jan					
INDEX		Number of days having Minimum Temperature < 12.0 °C							
		Range I	Range II	Payout(Rs)					
		<= 3	4	1000					
		11	15	2000					
		16	20	3000					
		21	>	5000					
TOTAL PAYOUT (Rs.)		5000							
3. DEFICIT RAINFALL									
		PHASE - I		PHASE - II		PHASE - III			
		10-Jul to 31-Jul		1-Aug to 15-Sep		16-Sep to 15-Oct			
3 A. RAINFALL VOLUME		Aggregate of rainfall over respective Phases							
		STRIKE I (<)	120 mm	250 mm	80 mm				
		STRIKE II (<)	60 mm	125 mm	30 mm				
		EXIT	10	25	5				
		RATE I (Rs./ mm)	25	30	35				
		RATE II (Rs./ mm)	70.00	87.50	130.00				
		MAXIMUM PAYOUT (Rs.)	5000	12500	5000				
TOTAL PAYOUT (Rs.)		22500							
3 B. RAINFALL DISTRIBUTION (Multiple Payouts)		10-Jul to 31-Aug							
		INDEX	Number of days in a spell of Consecutive dry days						
		STRIKE (CONS. DAYS) >=	12	18	24				
		PAYOUT (Rs.)	2000	4000	7500				
TOTAL PAYOUT (Rs.)		7500							
Note: A day with rainfall less than 2.5 mm will be considered as a dry day and multiple events shall be considered for the final payout subject to maximum payout under this cover.									
4. EXCESS RAINFALL									
		PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
		10-Jul to 31-Jul		1-Aug to 15-Sep		16-Sep to 31-Oct		1-Nov to 28-Feb	
INDEX		Maximum of 2		consecutive day's cumulative rainfall in respective Phases					
STRIKE (>)		120 mm		150 mm		80 mm		80 mm	
EXIT		200 mm		250 mm		180 mm		160 mm	
RATE (Rs/mm)		25		30		50		93.75	
MAXIMUM PAYOUT (Rs)		2000		3000		5000		7500	
TOTAL PAYOUT (Rs.)		17500							
SUM INSURED (Rs.)		62500							
PREMIUM (Rs.)		6125							
PREMIUM %		9.80%							
Note: Franchise of 2.50% of the sum insured shall be applicable, i.e., total claims of less than Rs. 1,562.5 per hectare shall not be paid.									

AGRICULTURE INSURANCE COMPANY OF INDIA											
WEATHER BASED CROP INSURANCE SCHEME (NCIP - KHARIF 2015)											
TERM SHEET											
State: TELANGANA		District: WARANGAL			Annexure I.2		Mandal: All Notified mandals				
Crop: CHILLI		Reference Weather Station:					Unit: HECTARE				
1. MAXIMUM TEMPERATURE											
		PERIOD		1-Aug to 31-Oct							
INDEX		Number of days having Maximum Temperature > 37.0 °C									
		Range I		Range II		Payout(Rs)					
		<= 6				0					
7		11				2000					
12		16				5000					
17		21				8000					
22		>				10000					
TOTAL PAYOUT (Rs.)		10000									
2. MINIMUM TEMPERATURE											
		PERIOD		1-Dec to 31-Jan							
INDEX		Number of days having Minimum Temperature < 10.0 °C									
		Range I		Range II		Payout(Rs)					
		<= 3				0					
4		10				1000					
11		15				2000					
16		20				3000					
21		>				5000					
TOTAL PAYOUT (Rs.)		5000									
3. DEFICIT RAINFALL											
		PERIOD		10-Jul to 31-Jul		1-Aug to 15-Sep		16-Sep to 15-Oct			
INDEX		Aggregate of rainfall over respective Phases									
STRIKE I (<)		130 mm		260 mm		80 mm					
STRIKE II (<)		60 mm		130 mm		30 mm					
EXIT		10		30		5					
RATE I (Rs./ mm)		25		30		35					
RATE II (Rs./ mm)		65.00		86.00		130.00					
MAXIMUM PAYOUT (Rs.)		5000		12500		5000					
TOTAL PAYOUT (Rs.)		22500									
3 A. RAINFALL VOLUME											
PERIOD		10-Jul to 31-Aug									
INDEX		Number of days in a spell of Consecutive dry days									
STRIKE (CONS. DAYS) >=		13		18		24					
PAYOUT (Rs.)		2000		4000		7500					
TOTAL PAYOUT (Rs.)		7500									
3 B. RAINFALL DISTRIBUTION (Multiple Payouts)											
Note: A day with rainfall less than 2.5 mm will be considered as a dry day and multiple events shall be considered for the final payout subject to maximum payout under this cover.											
4. EXCESS RAINFALL											
		PERIOD		10-Jul to 31-Jul		1-Aug to 15-Sep		16-Sep to 31-Oct		1-Nov to 28-Feb	
INDEX		Maximum of 2 consecutive day's cumulative rainfall in respective Phases									
STRIKE (>)		125 mm		150 mm		100 mm		80 mm			
EXIT		225 mm		275 mm		200 mm		160 mm			
RATE (Rs/mm)		20		24		50		93.75			
MAXIMUM PAYOUT (Rs)		2000		3000		5000		7500			
TOTAL PAYOUT (Rs.)		17500									
SUM INSURED (Rs.)		62500									
PREMIUM (Rs.)		6125									
PREMIUM %		9.80%									
Note: Franchise of 2.50% of the sum insured shall be applicable, i.e., total claims of less than Rs. 1,562.5 per hectare shall not be paid.											

WEATHER BASED CROP INSURANCE SCHEME-(KHARIF 2015)

TERMSHEET

Annexure I.3

State : **TELANGANA**

Crop : **COTTON**

District : **ADILABAD**

Mandal: **All Notified Mandals**

Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I			PHASE - II			PHASE - III		
PERIOD	6-Jul	to	5-Aug	6-Aug	to	##	16-Sep	to	###
	Rainfall (mm)		Payout	Rainfall (mm)		Payout	Rainfall (mm)		Payout
STRIKE I (<)	< 200		500	< 200		##	< 80		500
STRIKE II (<)	< 120		1500	< 120		##	< 30		1000
STRIKE III (<)	< 80		2500	< 70		##	< 15		2500
TOTAL PAYOUT (Rs.)			10000						

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

Note : Multiple events shall be considered for the final payout subject to maximum payout under this cover.

B. Excess Rainfall Coverage

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I			PHASE - II			PHASE - III		
PERIOD	6-Jul	to	25-Aug	26-Aug	to	##	16-Oct	to	###
STRIKE (>)	250		mm	175		mm	100		mm
EXIT	350		mm	275		mm	200		mm
Notional (Rs/mm)	50.00			50.00			50.00		
MAXIMUM	5000								

C. Disease Conducive Climate

Period : **15-Aug** to **31-Oct**

Index : Number of Consecutive day having Maximum> 32 °C

with daily average Relative Humidity > 85 %

STRIKE (>=)	5	cons. day
EXIT	8	cons. day
Notional (Rs./day)	750	
MAXIMUM PAYOUT (Rs)	3000	

Note : Multiple events shall be considered for the final payout subject to maximum payout under this cover.

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**

Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (c)	2
Exit	5
Notional	1000
Maximum	4000

Note : Multiple events shall be considered for the final payout subject to maximum payout under this cover.

Sum Insr	30000
Premium	2940
Premium	9.80%

Note: Fr 2.50% of the sum insured shall be applicable, i.e., total claims of less than Rs. 750 per hectare shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME-(KHARIF 2015)
TERMSHEET

Annexure I.4

State: **TELANGANA**

Crop : **COTTON**
A1. Rainfall Volume

District : **KARIMNAGAR**

Mandal: **All Notified Mandals** Unit : **Hectare**

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		Payout
	6-Jul	to 5-Aug	
	Rainfall (mm)		
STRIKE I (<)	< 130		500
STRIKE II (<)	< 50		1200
STRIKE III (<)	< 20		2500
TOTAL PAYOUT (Rs.)			11000

PHASE - II		Payout
6-Aug	to ##	
Rainfall (mm)		
< 160	##	
< 80	##	
< 40	##	

PHASE - III		Payout
16-Sep	to ###	
Rainfall (mm)		
< 90	###	500
< 30	###	1200
< 15	###	2500

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

Note : Multiple events shall be considered for the final payout subject to maximum payout under this cover.

B. Excess Rainfall Coverage

Period : **6-Jul** to **30-Nov**
Index : Maximum of consecutive 3 days' cumulative rainfall

PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to 25-Aug	26-Aug	to ##	16-Oct	to ###
STRIKE (>)	250 mm	225	mm	150	mm
EXIT	350 mm	325	mm	250	mm
Notional (Rs/mm)	50.00	50.00		50.00	
MAXIMUM	5000				

C. Disease Conducive Climate

PERIOD	15-Aug	to 31-Oct
Index	Number of Consecutive day having Maximum>	32 °C
	with daily average Relative Humidity >	85 %
STRIKE (>=)	5 cons. day	
EXIT	8 cons. day	
Notional (Rs./day)	1000	
MAXIMUM PAYOUT (Rs)	4000	

Note : Multiple events shall be considered for the final payout subject to maximum payout under this cover.

Sum Insd	30000
Premium	2940
Premium	9.80%

Note: Fr **2.50%** of the sum insured shall be applicable, i.e., total claims of less than Rs. **750** per hectare shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME-(KHARIF 2015)
TERMSHEET

Annexure I.5

State : **TELANGANA**

Crop : **COTTON**
A1. Rainfall Volume

District : **KHAMMAM**

Mandal: **All Notified Mandals** Unit : **Hectare**

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		Payout
	6-Jul	to 5-Aug	
	Rainfall (mm)		
STRIKE I (<)	< 150		500
STRIKE II (<)	< 100		1200
STRIKE III (<)	< 40		2500
TOTAL PAYOUT (Rs.)			11000

PHASE - II		Payout
6-Aug	to ##	
Rainfall (mm)		
< 180	##	
< 120	##	
< 80	##	

PHASE - III		Payout
16-Sep	to ###	
Rainfall (mm)		
< 100	###	500
< 30	###	1200
< 15	###	2500

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

Note : Multiple events shall be considered for the final payout subject to maximum payout under this cover.

B. Excess Rainfall Coverage

Period : **6-Jul** to **30-Nov**
Index : Maximum of consecutive 3 days' cumulative rainfall

PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to 25-Aug	26-Aug	to ##	16-Oct	to ###
STRIKE (>)	200 mm	200	mm	100	mm
EXIT	300 mm	300	mm	200	mm
Notional (Rs/mm)	50.00	50.00		50.00	
MAXIMUM	5000				

C. Disease Conducive Climate

PERIOD	15-Aug	to 31-Oct
Index	Number of Consecutive day having Maximum>	32 °C
	with daily average Relative Humidity >	85 %
STRIKE (>=)	5 cons. day	
EXIT	8 cons. day	
Notional (Rs./day)	1000	
MAXIMUM PAYOUT (Rs)	4000	

Note : Multiple events shall be considered for the final payout subject to maximum payout under this cover.

Sum Insd	30000
Premium	2940
Premium	9.80%

Note: Fr **2.50%** of the sum insured shall be applicable, i.e., total claims of less than Rs. **750** per hectare shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME-(KHARIF 2015)
TERMSHEET

State: **TELANGANA**

Annexure I.6

Crop : **COTTON** District : **MAHABUBNAGAR** Mandal: **All Notified Mandals** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		Payout	PHASE - II		Payout	PHASE - III		Payout
	6-Jul	to	5-Aug	6-Aug	to	##	16-Sep	to	###
	Rainfall (mm)			Rainfall (mm)			Rainfall (mm)		
STRIKE I (<)	<	100	500	<	100	##	<	70	500
STRIKE II (<)	<	50	1000	<	50	##	<	35	1000
STRIKE III (<)	<	20	2500	<	20	##	<	15	2500
TOTAL PAYOUT (Rs.)			11000						

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental Payout (Rs)
= 25	2000
= 26	2400
= 27	2800
= 28	3200
= 29	3600
= 30	4000
= 31	5000
= 32	6000
= 33	7000
= 34	8000
>= 35	10000

Note : Multiple events shall be considered for the final payout subject to maximum payout under this cover.

B. Excess Rainfall Coverage

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		Payout	PHASE - II		Payout	PHASE - III		Payout
	6-Jul	to	25-Aug	26-Aug	to	##	16-Oct	to	###
STRIKE (>)	150	mm		200	mm		150	mm	
EXIT	250	mm		300	mm		250	mm	
Notional (Rs/mm)	50.00			50.00			50.00		
MAXIMUM			5000						

C. Disease Conducive Climate

Period : **15-Aug** to **31-Oct**

Index: Number of Consecutive day having Maximum> 32 °C

with daily average Relative Humidity > 85 %

STRIKE (>=)	5	cons. day
EXIT	8	cons. day
Notional (Rs./day)	1000	
MAXIMUM PAYOUT (Rs)	4000	

Note : Multiple events shall be considered for the final payout subject to maximum payout under this cover.

Sum Insd	30000
Premium	2940
Premium	9.80%

Note: Fr **2.50%** of the sum insured shall be applicable, i.e., total claims of less than Rs. **750** per hectare shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME-(KHARIF 2015)
TERMSHEET

State: **TELANGANA**

Annexure I.7

Crop : **COTTON** District : **NALGONDA** Mandal: **All Notified Mandals** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		Payout	PHASE - II		Payout	PHASE - III		Payout
	6-Jul	to		6-Aug	to		16-Sep	to	
	Rainfall (mm)			Rainfall (mm)			Rainfall (mm)		
STRIKE I (<)	< 100		500	< 120			< 100		500
STRIKE II (<)	< 30		1000	< 60			< 30		1000
STRIKE III (<)	< 20		2000	< 30			< 15		2000
TOTAL PAYOUT (Rs.)			9500						

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental Payout (Rs)
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	9000

Note : Multiple events shall be considered for the final payout subject to maximum payout under this cover.

B. Excess Rainfall Coverage

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		Payout	PHASE - II		Payout	PHASE - III		Payout
	6-Jul	to		26-Aug	to		16-Oct	to	
	mm			mm			mm		
STRIKE (>)	170			180			90		
EXIT	270			280			190		
Notional (Rs/mm)	45.00			45.00			45.00		
MAXIMUM			4500						

C. Disease Conducive Climate

Period : **15-Aug** to **31-Oct**

Index: Number of Consecutive day having Maximum> 32 °C

with daily average Relative Humidity > 85 %

STRIKE (>=)	5	cons. day
EXIT	8	cons. day
Notional (Rs./day)	750	
MAXIMUM PAYOUT (Rs)	3000	

Note : Multiple events shall be considered for the final payout subject to maximum payout under this cover.

Sum Insr	26000
Premium	2548
Premium	9.80%

Note: Fr 2.50% of the sum insured shall be applicable, i.e., total claims of less than Rs. 650 per hectare shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME-(KHARIF 2015)
TERMSHEET

State: **TELANGANA**

Annexure I.8

Crop : COTTON	District : WARANGAL	Mandal: All Notified Mandals	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		Payout	PHASE - II		Payout	PHASE - III		Payout
	6-Jul	to	5-Aug	6-Aug	to	##	16-Sep	to	###
	Rainfall (mm)			Rainfall (mm)			Rainfall (mm)		
STRIKE I (<)	<	140	500	<	170	##	<	90	500
STRIKE II (<)	<	70	1200	<	100	##	<	30	1200
STRIKE III (<)	<	30	2500	<	50	##	<	15	2500

TOTAL PAYOUT (Rs.)		11000
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A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

Note : Multiple events shall be considered for the final payout subject to maximum payout under this cover.

B. Excess Rainfall Coverage

Period : **6-Jul** to **30-Nov**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		Payout	PHASE - II		Payout	PHASE - III		Payout
	6-Jul	to	25-Aug	26-Aug	to	##	16-Oct	to	###
STRIKE (>)	200	mm		175	mm		100	mm	
EXIT	300	mm		275	mm		200	mm	
Notional (Rs/mm)	50.00			50.00			50.00		
MAXIMUM	5000								

C. Disease Conducive Climate

Period : **15-Aug** to **31-Oct**

Index	Number of Consecutive day having Maximum>	32 °C
	with daily average Relative Humidity >	85 %

STRIKE (>=)	5	cons. day
EXIT	8	cons. day

Notional (Rs./day)	1000
MAXIMUM PAYOUT (Rs)	4000

Note : Multiple events shall be considered for the final payout subject to maximum payout under this cover.

Sum Insd	30000
Premium	2940
Premium	9.80%

Note: Fr **2.50%** of the sum insured shall be applicable, i.e., total claims of less than Rs. **750** per hectare shall not be paid.

Agriculture Insurance Company of India

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2015)

TERM SHEET

Annexure I.9

Mandal: **All Oilpalm Growing Mandal Under Given District**

State: **TELANGANA**

District: **Khammam**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	1-Feb	to	31-May		
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%
TOTAL PAYOUT (Rs.)	20000				

Note : Multiple events shall be considered for the final payout subject to maximum payout under this cover.

2. MINIMUM TEMPERATURE

PERIOD	1-Dec	to	31-Jan
INDEX	Number of days having Minimum Temper: 12 °C		
STRIKE (CONS. DAY) >=	6		
EXIT	10		
Payout (Rs. / DAY)	1500		
Max. Payout(Rs.)	7500		

3. DEFICIT RAINFALL

	PERIOD	16-Jul	to	15-Aug	PERIOD	16-Aug	to	15-Sep	PERIOD	16-Sep	to	15-Oct
3A. RAINFALL VOLUME	STRIKE I (<)	225 mm			STRIKE I (<)	150 mm			STRIKE I (<)	120 mm		
	STRIKE II (<)	100 mm			STRIKE II (<)	60 mm			STRIKE II (<)	60 mm		
	EXIT	25			EXIT	20			EXIT	10		
	RATE I (Rs./ mm)	8.00			RATE I (Rs./ mm)	12.00			RATE I (Rs./ mm)	16.00		
	RATE II (Rs./ mm)	20.00			RATE II (Rs./ mm)	60.50			RATE II (Rs./ mm)	50.80		
	Max. Payout (Rs.)	2500			Max. Payout (Rs.)	3500			Max. Payout (Rs.)	3500		
	TOTAL PAYOUT (Rs.)	9500										
3 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	1-Aug to 30-Sep			PERIOD	1-Aug to 30-Sep			PERIOD	1-Aug to 30-Sep		
	STRIKE (CONS. DAYS) >=	15			STRIKE (CONS. DAYS) >=	20			STRIKE (CONS. DAYS) >=	25		
	PAYOUT (Rs.)	3000			PAYOUT (Rs.)	5000			PAYOUT (Rs.)	7000		
	TOTAL PAYOUT (Rs.)	7000										

Note: A day with rainfall less than **2.5** mm will be considered as a dry day and multiple events shall be considered for the final payout subject to maximum payout under this cover.

	PERIOD	16-Jul	to	31-Jul	PERIOD	1-Aug	to	31-Aug	PERIOD	1-Sep	to	30-Sep
4. EXCESS RAINFALL	INDEX	Maximum of 2			INDEX	consecutive day's cumulative rainfall in respective Phases			INDEX	consecutive day's cumulative rainfall in respective Phases		
	STRIKE (mm) >	100 mm			STRIKE (mm) >	150 mm			STRIKE (mm) >	60 mm		
	EXIT (mm)	150 mm			EXIT (mm)	250 mm			EXIT (mm)	140 mm		
	Payout (Rs. / mm)	30.00			Payout (Rs. / mm)	15.00			Payout (Rs. / mm)	37.50		
	Max. Payout (Rs.)	1500			Max. Payout (Rs.)	1500			Max. Payout (Rs.)	3000		
	TOTAL PAYOUT (Rs.)	6000										
	TOTAL SUM INSURED (Rs.)	50000										
	PREMIUM (Rs.)	4950										
	PREMIUM %	9.90%										

Note: Franchise of **2.50%** of the sum insured shall be applicable, i.e., total claims of less than Rs. **1,250** per hectare shall not be paid.

Agriculture Insurance Company of India																																																																																									
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State: TELANGANA			District: Nalgonda			Mandat: All Notified Mandals																																																																																			
Annexure I.10																																																																																									
Crop:	SWEET LIME			Reference Weather Station:				Unit:	Hectare																																																																																
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	PAYOUT (Rs.)	3000	5000	9000																																																																																					
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Note: A day with rainfall less than 2.5 mm will be considered as a dry day and multiple events shall be considered for the final payout subject to maximum payout under this cover.																																																																																									
2. EXCESS RAINFALL																																																																																									
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AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD			Annexure II.1
NCIP - WBCIS for Red chilly in Khammam Dist. Kharif, 2015			List of RUA - RWS - BWS
S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Aswapuram	Aswapuram	Dummugudem
2	Aswraopeta	Aswraopeta	Dammapeta
3	Bayyaram	Bayyaram	Yellandu
4	Bhadrachalam	Bhadrachalam	Burgampad
5	Bonakal	Bonakal	Wyra
6	Burgampad	Burgampad	Palwancha
7	Chandrugonda	Chandrugonda	Julurpad
8	Cherla	Cherla	Manuguru
9	Chintakani	Chintakani	Khammam ®
10	Dammapeta	Dammapeta	Sathupally
11	Dummugudem	Dummugudem	Bhadrachalam
12	Enkoor	Enkoor	Thallada
13	Garla	Garla	Bayyaram
14	Gundala	Gundala	Pinapaka
15	Julurpad	Julurpad	Enkoor
16	Kalluru	Kalluru	Penubally
17	Kamepelly	Kamepelly	Singareni
18	Khammam ®	Khammam ®	Khammam(U)
19	Khammam(U)	Khammam(U)	Konijerla
20	Konijerla	Konijerla	Wyra
21	Kothagudem	Kothagudem	Tekulapally
22	Kusumanchi	Kusumanchi	Khammam ®
23	Madhira	Madhira	Bonakal
24	Manuguru	Manuguru	Aswapuram
25	Mudigonda	Mudigonda	Chintakani
26	Mulkalapally	Mulkalapally	Dammapeta
27	Nelakondapally	Nelakondapally	Mudigonda
28	Palwancha	Palwancha	Kothagudem
29	Penubally	Penubally	Chandrugonda
30	Pinapaka	Pinapaka	Manuguru
31	Sathupally	Sathupally	Penubally
32	Singareni	Singareni	Yellandu
33	Tekulapally	Tekulapally	Gundala
34	Thallada	Thallada	Kalluru
35	Tirumalayapalem	Tirumalayapalem	Kusumanchi
36	Vemsoor	Vemsoor	Sathupally
37	Venkatapuram	Venkatapuram	Pinapaka
38	Wazeedu	Wazeedu	Venkatapuram
39	Wyra	Wyra	Thallada
40	Yellandu	Yellandu	Tekulapally
41	Yerrupalem	Yerrupalem	Madhira

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD			Annexure II.2
NCIP - WBCIS for Red chilly in Warangal Dist. Kharif, 2015			List of RUA - RWS - BWS
S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Athmakur	Athmakur	Hasanparthy
2	Bachannapet	Bachannapet	Jangaon
3	Bhupalpally	Bhupalpally	Venkatapur
4	Chennaraopet	Chennaraopet	Nekkonda
5	Cheriyal	Cheriyal	Bachannapet
6	Chityal	Chityal	Mogullapally
7	Devaruppula	Devaruppula	Lingala Ghanpur
8	Dharmasagar	Dharmasagar	Ghanpur (Stn)
9	Dornakal	Dornakal	Kuravi
10	Duggondi	Duggondi	Narsampet
11	Eturnagaram	Eturnagaram	Tadvai
12	Geesugonda	Geesugonda	Hanamkonda
13	Ghanpur (M)	Ghanpur (M)	Venkatapur
14	Ghanpur (Stn)	Ghanpur (Stn)	Zaffergadh
15	Govindaraopet	Govindaraopet	Venkatapur
16	Gudur	Gudur	Chennaraopet
17	Hanamkonda	Hanamkonda	Dharmasagar
18	Hasanparthy	Hasanparthy	Hanamkonda
19	Jangaon	Jangaon	Raghunathpalli
20	Kesamudram	Kesamudram	Gudur
21	Khanapur	Khanapur	Chennaraopet
22	Kodakandla	Kodakandla	Palakurthy
23	Kothagudem	Kothagudem	Khanapur
24	Kuravi	Kuravi	Mahabubabad
25	Lingala Ghanpur	Lingala Ghanpur	Raghunathpalli
26	Maddur	Maddur	Narmetta
27	Mahabubabad	Mahabubabad	Kesamudram
28	Mangapet	Mangapet	Tadvai
29	Maripeda	Maripeda	Narsimhulapet
30	Mogullapally	Mogullapally	Parkal
31	Mulugu	Mulugu	Govindaraopet
32	Nallabelly	Nallabelly	Mulugu
33	Narmetta	Narmetta	Ghanpur (Stn)
34	Narsampet	Narsampet	Khanapur
35	Narsimhulapet	Narsimhulapet	Thorrur
36	Nekkonda	Nekkonda	Parvathagiri
37	Nellikuduru	Nellikuduru	Thorrur
38	Palakurthy	Palakurthy	Devaruppula
39	Parkal	Parkal	Regonda
40	Parvathagiri	Parvathagiri	Wardhannapet
41	Raghunathpalli	Raghunathpalli	Ghanpur (Stn)
42	Raiparthy	Raiparthy	Palakurthy
43	Regonda	Regonda	Ghanpur (M)
44	Sangem	Sangem	Wardhannapet
45	Shayampet	Shayampet	Athmakur
46	Tadvai	Tadvai	Govindaraopet
47	Thorrur	Thorrur	Raiparthy
48	Venkatapur	Venkatapur	Mulugu
49	Warangal	Warangal	Hanamkonda
50	Wardhannapet	Wardhannapet	Raiparthy
51	Zaffergadh	Zaffergadh	Wardhannapet

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD			Annexure II.3
NCIP - WBCIS for Cotton in Adilabad Dist. Kharif, 2015			List of RUA - RWS - BWS
S.N	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Adilabad	Adilabad	Jainad
2	Asifabad	Asifabad	Tiriyani
3	Bazarhathnur	Bazarhathnur	Talamadugu
4	Bejjur	Bejjur	Dahegaon
5	Bela	Bela	Narnoor
6	Bellampally	Bellampally	Nennel
7	Bhainsa	Bhainsa	Kubeer
8	Bheemini	Bheemini	Dahegaon
9	Boath	Boath	Sarangapur
10	Chennur	Chennur	Jaipur
11	Dahegaon	Dahegaon	Kasipet
12	Dandepalli	Dandepalli	Jannaram
13	Dilwarpur	Dilwarpru	Nirmal
14	Gudihathnoor	Gudihathnoor	Indervelly
15	Ichoda	Ichoda	Neredigonda
16	Indervelly	Indervelly	Utnoor
17	Jainad	Jainad	Bela
18	Jainoor	Jainoor	Utnoor
19	Jaipur	Jaipur	Mandamarri
20	Jannaram	Jannaram	Kaddam Peddur
21	Kaddam Peddur	Kaddam Peddur	Sirpur(U)
22	Kagaznagar	Kagaznagar	Sirpur(T)
23	Kasipet	Kasipet	Tiriyani
24	Kerameri	Kerameri	Asifabad
25	Khanapur	Khanapur	Kaddam Peddur
26	Kotapally	Kotapally	Chennur
27	Kouthala	Kouthala	Bejjur
28	Kubeer	Kubeer	Mudhole
29	Kuntala	Kuntala	Bhainsa
30	Laxmanchanda	Laxmanchanda	Mamda
31	Lokeshwaram	Lokeshwaram	Dilwarpur
32	Luxettipet	Luxettipet	Dandepalli
33	Mamda	Mamda	Khanapur
34	Mancherial	Mancherial	Mandamarri
35	Mandamarri	Mandamarri	Kasipet
36	Mudhole	Mudhole	Lokeshwaram
37	Narnoor	Narnoor	Jainoor
38	Nennel	Nennel	Bheemini
39	Neredigonda	Neredigonda	Boath
40	Nirmal	Nirmal	Sarangapur
41	Rebbena	Rebbena	Kagaznagar
42	Sarangapur	Sarangapur	Dilwarpur
43	Sirpur(T)	Sirpur(T)	Kasipet
44	Sirpur(U)	Sirpur(U)	Jainoor
45	Talamadugu	Talamadugu	Tamsi
46	Tamsi	Tamsi	Adilabad
47	Tandur	Tandur	Dahegaon
48	Tanoor	Tanoor	Mudhole
49	Tiriyani	Tiriyani	Jannaram
50	Utnoor	Utnoor	Kaddam Peddur
51	Vemanpally	Vemanpally	Kotapally
52	Wankidi	Wankidi	Asifabad

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD			Annexure II.4
NCIP - WBCIS for Cotton in Khammam Dist. Kharif, 2015			List of RUA - RWS - BWS
S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Aswapuram	Aswapuram	Dummugudem
2	Aswraopeta	Aswraopeta	Dammapeta
3	Bayyaram	Bayyaram	Yellandu
4	Bhadrachalam	Bhadrachalam	Burgampad
5	Bonakal	Bonakal	Wyra
6	Burgampad	Burgampad	Palwancha
7	Chandrugonda	Chandrugonda	Julurpad
8	Cherla	Cherla	Manuguru
9	Chintakani	Chintakani	Khammam ®
10	Dammapeta	Dammapeta	Sathupally
11	Dummugudem	Dummugudem	Bhadrachalam
12	Enkoor	Enkoor	Thallada
13	Garla	Garla	Bayyaram
14	Gundala	Gundala	Pinapaka
15	Julurpad	Julurpad	Enkoor
16	Kalluru	Kalluru	Penubally
17	Kamepelly	Kamepelly	Singareni
18	Khammam ®	Khammam ®	Khammam(U)
19	Khammam(U)	Khammam(U)	Konijerla
20	Konijerla	Konijerla	Wyra
21	Kothagudem	Kothagudem	Tekulapally
22	Kusumanchi	Kusumanchi	Khammam ®
23	Madhira	Madhira	Bonakal
24	Manuguru	Manuguru	Aswapuram
25	Mudigonda	Mudigonda	Chintakani
26	Mulkalapally	Mulkalapally	Dammapeta
27	Nelakondapally	Nelakondapally	Mudigonda
28	Palwancha	Palwancha	Kothagudem
29	Penubally	Penubally	Chandrugonda
30	Pinapaka	Pinapaka	Manuguru
31	Sathupally	Sathupally	Penubally
32	Singareni	Singareni	Yellandu
33	Tekulapally	Tekulapally	Gundala
34	Thallada	Thallada	Kalluru
35	Tirumalayapalem	Tirumalayapalem	Kusumanchi
36	Vemsoor	Vemsoor	Sathupally
37	Venkatapuram	Venkatapuram	Pinapaka
38	Wazeedu	Wazeedu	Venkatapuram
39	Wyra	Wyra	Thallada
40	Yellandu	Yellandu	Tekulapally
41	Yerrupalem	Yerrupalem	Madhira

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD Annexure II.5			
NCIP - WBCIS for Cotton in Nalgonda Dist. Kharif, 2015			List of RUA - RWS - BWS
S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Alair	Alair	Rajapet
2	Anumula	Anumula	Peddavura
3	Atmakur(M)	Atmakur(M)	Valigonda
4	Atmakur(S)	Atmakur(S)	Mothey
5	Bhuvanagiri	Bhuvanagiri	Bibinagar
6	Bibinagar	Bibinagar	Pochampalle
7	Bommalararamam	Bommalararamam	Yadagirigutta
8	Chandampet	Chandampet	Pedda Adiserlapalle
9	Chandur	Chandur	Nampalle
10	Chilkur	Chilkur	Kodad
11	Chinthapalle	Chinthapalle	Marrigudem
12	Chityala	Chityala	Narketpalle
13	Chivvemula	Chivvemula	Penpahad
14	Choutuppal	Choutuppal	Narayanapur
15	Dameracherla	Dameracherla	Miryalaguda
16	Devarakonda	Devarakonda	Gundlapalle
17	Garidepalli	Garidepalli	Huzurnagar
18	Gundala	Gundala	Turkapalle
19	Gundlapalle	Gundlapalle	Chandampet
20	Gurrampode	Gurrampode	Nampalle
21	Huzurnagar	Huzurnagar	Mellacheruvu
22	Jajireddigudem	Jajireddigudem	Suryapet
23	Kangal	Kangal	Gurrampode
24	Kattangoor	Kattangoor	Saligouraram
25	Kethepalle	Kethepalle	Suryapet
26	Kodad	Kodad	Mellacheruvu
27	Marrigudem	Marrigudem	Nampalle
28	Mattampalle	Mattampalle	Neredcherla
29	Mellacheruvu	Mellacheruvu	Mattampalle
30	Miryalaguda	Miryalaguda	Tripuraram
31	Mothey	Mothey	Munagala
32	Mothkur	Mothkur	Atmakur(M)
33	Munagala	Munagala	Penpahad
34	Munugode	Munugode	Chandur
35	Nakrekal	Nakrekal	Kethepalle
36	Nalgonda	Nalgonda	Kangal
37	Nampalle	Nampalle	Chinthapalle
38	Nandigudem	Nandigudem	Munagala
39	Narayanapur	Narayanapur	Munugode
40	Narketpalle	Narketpalle	Kattangoor
41	Neredcherla	Neredcherla	Miryalaguda
42	Nidamanur	Nidamanur	Anumula
43	Niuthankal	Niuthankal	Atmakur(S)
44	Pedda Adiserlapalle	Pedda Adiserlapalle	Gurrampode
45	Peddavura	Peddavura	Pedda Adiserlapalle
46	Penpahad	Penpahad	Garidepalli
47	Pochampalle	Pochampalle	Choutuppal
48	Rajapet	Rajapet	Bhuvanagiri
49	Ramannapeta	Ramannapeta	Chityala
50	Saligouraram	Saligouraram	Nakrekal
51	Suryapet	Suryapet	Chivvemula
52	Thipparthi	Thipparthi	Nalgonda
53	Tirumalagiri	Tirumalagiri	Tungaturthi
54	Tripuram	Tripuram	Nidamanur
55	Tungaturthi	Tungaturthi	Niuthankal
56	Turkapalle	Turkapalle	Rajapet
57	Valigonda	Valigonda	Bhuvanagiri
58	Vemulapalle	Vemulapalle	Thipparthi
59	Yadagirigutta	Yadagirigutta	Turkapalle
59	Yadagirigutta	Yadagirigutta	Turkapalle

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD			Annexure II.6
NCIP - WBCIS for Cotton in Warangal Dist. Kharif, 2015			List of RUA - RWS - BWS
S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Athmakur	Athmakur	Hasanparthy
2	Bachannapet	Bachannapet	Jangaon
3	Bhupalpally	Bhupalpally	Venkatapur
4	Chennaraopet	Chennaraopet	Nekkonda
5	Cheriyal	Cheriyal	Bachannapet
6	Chityal	Chityal	Mogullapally
7	Devaruppula	Devaruppula	Lingala Ghanpur
8	Dharmasagar	Dharmasagar	Ghanpur (Stn)
9	Dornakal	Dornakal	Kuravi
10	Duggondi	Duggondi	Narsampet
11	Eturnagaram	Eturnagaram	Tadvai
12	Geesugonda	Geesugonda	Hanamkonda
13	Ghanpur (M)	Ghanpur (M)	Venkatapur
14	Ghanpur (Stn)	Ghanpur (Stn)	Zaffergadh
15	Govindaraopet	Govindaraopet	Venkatapur
16	Gudur	Gudur	Chennaraopet
17	Hanamkonda	Hanamkonda	Dharmasagar
18	Hasanparthy	Hasanparthy	Hanamkonda
19	Jangaon	Jangaon	Raghunathpalli
20	Kesamudram	Kesamudram	Gudur
21	Khanapur	Khanapur	Chennaraopet
22	Kodakandla	Kodakandla	Palakurthy
23	Kothagudem	Kothagudem	Khanapur
24	Kuravi	Kuravi	Mahabubabad
25	Lingala Ghanpur	Lingala Ghanpur	Raghunathpalli
26	Maddur	Maddur	Narmetta
27	Mahabubabad	Mahabubabad	Kesamudram
28	Mangapet	Mangapet	Tadvai
29	Maripeda	Maripeda	Narsimhulapet
30	Mogullapally	Mogullapally	Parkal
31	Mulugu	Mulugu	Govindaraopet
32	Nallabelly	Nallabelly	Mulugu
33	Narmetta	Narmetta	Ghanpur (Stn)
34	Narsampet	Narsampet	Khanapur
35	Narsimhulapet	Narsimhulapet	Thorrur
36	Nekkonda	Nekkonda	Parvathagiri
37	Nellikuduru	Nellikuduru	Thorrur
38	Palakurthy	Palakurthy	Devaruppula
39	Parkal	Parkal	Regonda
40	Parvathagiri	Parvathagiri	Wardhannapet
41	Raghunathpalli	Raghunathpalli	Ghanpur (Stn)
42	Raiparthy	Raiparthy	Palakurthy
43	Regonda	Regonda	Ghanpur (M)
44	Sangem	Sangem	Wardhannapet
45	Shayampet	Shayampet	Athmakur
46	Tadvai	Tadvai	Govindaraopet
47	Thorrur	Thorrur	Raiparthy
48	Venkatapur	Venkatapur	Mulugu
49	Warangal	Warangal	Hanamkonda
50	Wardhannapet	Wardhannapet	Raiparthy
51	Zaffergadh	Zaffergadh	Wardhannapet

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD			Annexure II.7
NCIP - WBCIS for Cotton in Karimnagar Dist. Kharif, 2015			List of RUA - RWS - BWS
S.N	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Bejjanki	Bejjanki	Koheda
2	Bheemdevarpalle	Bheemdevarpalle	Huzurabad
3	Boinpalle	Boinpalle	Vemulawada
4	Chandurthi	Chandurthi	Konaraopeta
5	Chigurumamidi	Chigurumamidi	Husnabad
6	Choppadandi	Choppadandi	Julapalli
7	Dharmapuri	Dharmapuri	Gollapalle
8	Dharmaram	Dharmaram	Choppadandi
9	Eligaid	Eligaid	Julapalli
10	Elkathurthi	Elkathurthi	Bheemdevarpalle
11	Ellanthakunta	Ellanthakunta	Bejjanki
12	Gambhiraopet	Gambhiraopet	Mustabad
13	Gangadhara	Gangadhara	Ramadugu
14	Gollapalle	Gollapalle	Pegadapalle
15	Husnabad	Husnabad	Bheemdevarpalle
16	Huzurabad	Huzurabad	Kamalapur
17	Ibrahimpattanam	Ibrahimpattanam	Mallapur
18	Jagtial	Jagtial	Sarangapur
19	Jammikunta	Jammikunta	Veenavanka
20	Julapalli	Julapalli	Dharmaram
21	Kamalapur	Kamalapur	Elkathurthi
22	Kamanpur	Kamanpur	Mutharam Manthani
23	Karimnagar	Karimnagar	Bejjanki
24	Kataram	Kataram	Malharrao
25	Kathlapur	Kathlapur	Chandurthi
26	Kesavapatnam	Kesavapatnam	Huzurabad
27	Kodimal	Kodimal	Mallial
28	Koheda	Koheda	Husnabad
29	Konaraopeta	Konaraopeta	Yellareddipeta
30	Koratla	Koratla	Metpalle
31	Mahadevpur	Mahadevpur	Mutharam (Mah)
32	Malharrao	Malharrao	Mutharam Manthani
33	Mallapur	Mallapur	Raikal
34	Mallial	Mallial	Jagtial
35	Manakondur	Manakondur	Sultanabad
36	Manthani	Manthani	Malharrao
37	Medipalli	Medipalli	Kathlapur
38	Metpalle	Metpalle	Kathlapur
39	Mustabad	Mustabad	Sirsilla
40	Mutharam Manthani	Mutharam Manthani	Srirampur
41	Mutharam (Mah)	Mutharam (Mah)	Kataram
42	Odela	Odela	Veenavanka
43	Peddapalli	Peddapalli	Sultanabad
44	Pegadapalli	Pegadapalli	Dharmaram
45	Raikal	Raikal	Sarangapur
46	Ramadugu	Ramadugu	Karimnagar
47	Ramagundam	Ramagundam	Kamanpur
48	Saidapur	Saidapur	Kesavapatnam
49	Sarangapur	Sarangapur	Dharmapuri
50	Sirsilla	Sirsilla	Ellanthakunta
51	Srirampur	Srirampur	Peddapalli
52	Sultanabad	Sultanabad	Julapalli
53	Thimmapur	Thimmapur	Manakondur
54	Valagatoor	Valagatoor	Dharmaram
55	Veenavanka	Veenavanka	Kesavapatnam
56	Vemulawada	Vemulawada	Sirsilla
57	Yellareddipeta	Yellareddipeta	Mustabad

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD			Annexure II.8
NCIP - WBCIS for Cotton in Mahabubnagar Dist. Kharif, 2015		List of RUA - RWS - BWS	
S.N	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
	Achampeta	Achampeta	Amrabad
2	Addakal	Addakal	Devarkadra
3	Aiza	Aiza	Waddepalle
4	Alampur	Alampur	Veepanagandla
5	Amangal	Amangal	Madgul
6	Amrabad	Amrabad	Balamoor
7	Atmakur	Atmakur	Kothakota
8	Balamoor	Balamoor	Lingal
9	Balanagar	Balanagar	Jadcherla
10	Bhoothpur	Bhoothpur	Mahabubnagar
11	Bijinepalle	Bijinepalle	Tadoor
12	Bommaraspeta	Bomraspeta	Kosgi
13	C C Kunta	C C Kunta	Kothakota
14	Dammaragidda	Dammaragidda	Maddur
15	Devarkadra	Devarkadra	C C Kunta
16	Dhanwada	Dhanwada	Narayanpet
17	Dharur	Dharur	Ghattu
18	Doulatabad	Doulatabad	Dammaragidda
19	Faruqnagar	Faruqnagar	Keshampeta
20	Gadwal	Gadwal	Dharur
21	Ghanpur	Ghanpur	Bijinepalle
22	Ghattu	Ghattu	Aiza
23	Gopalpeta	Gopalpeta	Nagar Kurnool
24	Hanwada	Hanwada	Mahabubnagar
25	Itikyal	Itikyal	Manopadu
26	Jadcherla	Jadcherla	Midjil
27	Kalwakurthy	Kalwakurthy	Vangoor
28	Keshampeta	Keshampeta	Talakondapalle
29	Kodair	Kodair	Pangal
30	Kodangal	Kodangal	Bommaraspeta
31	Koilkonda	Koilkonda	Hanwada
32	Kollapur	Kollapur	Peddakothapalle
33	Kondurg	Kondurg	Faruqnagar
34	Kosgi	Kosgi	Doulatabad
35	Kothakota	Kothakota	Peddmandadi
36	Kothur	Kothur	Faruqnagar
37	Lingal	Lingal	Peddakothapalle
38	Maddur	Maddur	Koilkonda
39	Madgul	Madgul	Veldanda
40	Mahabubnagar	Mahabubnagar	Koilkonda
41	Makthal	Makthal	Narva
42	Maldakal	Maldakal	Ghattu
43	Manganoor	Manganoor	Makthal
44	Manopadu	Manopadu	Alampur
45	Mjdjil	Mdjil	Vangoor
46	Nagar Kurnool	Nagar Kurnool	Telkapalle
47	Narayanpet	Narayanpet	Utkoor
48	Narva	Narva	C C Kunta
49	Nawabpet	Nawabpet	Balanagar
50	Pangal	Pangal	Pebbair
51	Pebbair	Pebbair	Itikyal
52	Peddakothapalle	Peddakothapalle	Kodair
53	Peddmandadi	Peddmandadi	Wanaparthy
54	Tadoor	Tadoor	Kalwakurthy
55	Talakondapalle	Talakondapalle	Amangal
56	Telkampalle	Telkampalle	Lingal
57	Thimmajipeta	Thimmajipeta	Kalwakurthy
58	Uppunuthala	Uppunuthala	Achampeta
59	Utkoor	Utkoor	Makthal
60	Vangoor	Vangoor	Veldanda
61	Veepagandla	Veepagandla	Kollapur
62	Veldanda	Veldanda	Madgul
63	Waddepalle	Waddepalle	Manopadu
64	Wanaparthy	Wanaparthy	Kothakota

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD			Annexure II.9
NCIP - WBCIS for Oilpalm in Khammam Dist. Kharif, 2015			List of RUA - RWS - BWS
S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Aswapuram	Aswapuram	Dummugudem
2	Aswraopeta	Aswraopeta	Dammapeta
3	Bayyaram	Bayyaram	Yellandu
4	Bhadrachalam	Bhadrachalam	Burgampad
5	Bonakal	Bonakal	Wyra
6	Burgampad	Burgampad	Palwancha
7	Chandrugonda	Chandrugonda	Julurpad
8	Cherla	Cherla	Manuguru
9	Chintakani	Chintakani	Khammam ®
10	Dammapeta	Dammapeta	Sathupally
11	Dummugudem	Dummugudem	Bhadrachalam
12	Enkoor	Enkoor	Thallada
13	Garla	Garla	Bayyaram
14	Gundala	Gundala	Pinapaka
15	Julurpad	Julurpad	Enkoor
16	Kalluru	Kalluru	Penubally
17	Kamepelly	Kamepelly	Singareni
18	Khammam ®	Khammam ®	Khammam(U)
19	Khammam(U)	Khammam(U)	Konijerla
20	Konijerla	Konijerla	Wyra
21	Kothagudem	Kothagudem	Tekulapally
22	Kusumanchi	Kusumanchi	Khammam ®
23	Madhira	Madhira	Bonakal
24	Manuguru	Manuguru	Aswapuram
25	Mudigonda	Mudigonda	Chintakani
26	Mulkalapally	Mulkalapally	Dammapeta
27	Nelakondapally	Nelakondapally	Mudigonda
28	Palwancha	Palwancha	Kothagudem
29	Penubally	Penubally	Chandrugonda
30	Pinapaka	Pinapaka	Manuguru
31	Sathupally	Sathupally	Penubally
32	Singareni	Singareni	Yellandu
33	Tekulapally	Tekulapally	Gundala
34	Thallada	Thallada	Kalluru
35	Tirumalayapalem	Tirumalayapalem	Kusumanchi
36	Vemsoor	Vemsoor	Sathupally
37	Venkatapuram	Venkatapuram	Pinapaka
38	Wazeedu	Wazeedu	Venkatapuram
39	Wyra	Wyra	Thallada
40	Yellandu	Yellandu	Tekulapally
41	Yerrupalem	Yerrupalem	Madhira

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD			Annexure II.10
NCIP - WBCIS for Sweet Lime in Nalgonda Dist. Kharif, 2015		List of RUA - RWS - BWS	
S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Alair	Alair	Rajapet
2	Anumula	Anumula	Peddavura
3	Atmakur(M)	Atmakur(M)	Valigonda
4	Atmakur(S)	Atmakur(S)	Mothey
5	Bhuvanagiri	Bhuvanagiri	Bibinagar
6	Bibinagar	Bibinagar	Pochampalle
7	Bommalararam	Bommalararam	Yadagirigutta
8	Chandampet	Chandampet	Pedda Adiserlapalle
9	Chandur	Chandur	Nampalle
10	Chilkur	Chilkur	Kodad
11	Chinthapalle	Chinthapalle	Marrigudem
12	Chityala	Chityala	Narketpalle
13	Chivvemula	Chivvemula	Penpahad
14	Choutuppal	Choutuppal	Narayanapur
15	Dameracherla	Dameracherla	Miryalaguda
16	Devarakonda	Devarakonda	Gundlapalle
17	Garidepalli	Garidepalli	Huzurnagar
18	Gundala	Gundala	Turkapalle
19	Gundlapalle	Gundlapalle	Chandampet
20	Gurrampode	Gurrampode	Nampalle
21	Huzurnagar	Huzurnagar	Mellacheruvu
22	Jajireddigudem	Jajireddigudem	Suryapet
23	Kangal	Kangal	Gurrampode
24	Kattangoor	Kattangoor	Saligouraram
25	Kethepalle	Kethepalle	Suryapet
26	Kodad	Kodad	Mellacheruvu
27	Marrigudem	Marrigudem	Nampalle
28	Mattampalle	Mattampalle	Neredcherla
29	Mellacheruvu	Mellacheruvu	Mattampalle
30	Miryalaguda	Miryalaguda	Tripuranthakam
31	Mothey	Mothey	Munagala
32	Mothkur	Mothkur	Atmakur(M)
33	Munagala	Munagala	Penpahad
34	Munugode	Munugode	Chandur
35	Nakrekal	Nakrekal	Kethepalle
36	Nalgonda	Nalgonda	Kangal
37	Nampalle	Nampalle	Chinthapalle
38	Nandigudem	Nandigudem	Munagala
39	Narayanapur	Narayanapur	Munugode
40	Narketpalle	Narketpalle	Kattangoor
41	Neredcherla	Neredcherla	Miryalaguda
42	Nidamanur	Nidamanur	Anumula
43	Niuthankal	Niuthankal	Atmakur(S)
44	Pedda Adiserlapalle	Pedda Adiserlapalle	Gurrampode
45	Peddavura	Peddavura	Pedda Adiserlapalle
46	Penpahad	Penpahad	Garidepalli
47	Pochampalle	Pochampalle	Choutuppal
48	Rajapet	Rajapet	Bhuvanagiri
49	Ramannapeta	Ramannapeta	Chityala
50	Saligouraram	Saligouraram	Nakrekal
51	Suryapet	Suryapet	Chivvemula
52	Thipparthi	Thipparthi	Nalgonda
53	Tirumalagiri	Tirumalagiri	Tungaturthi
54	Tripuram	Tripuram	Nidamanur
55	Tungaturthi	Tungaturthi	Niuthankal
56	Turkapalle	Turkapalle	Rajapet
57	Valigonda	Valigonda	Bhuvanagiri
58	Vemulapalle	Vemulapalle	Thipparthi
59	Yadagirigutta	Yadagirigutta	Turkapalle

Head Office:13 Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110001
Regional Office: 8th Floor, United India Towers, Basheer Bagh, Hyderabad 500029

Annexure III

Agent Name: _____
Code: _____

Season & Year:_____

Are You a registered Farmer with AIC: If Yes, fill Farmer ID No. and if No, fill Registration Form	Yes / No
Name : Mr./Mrs./	Farmer ID No.:

Name of Crop:_____ (One Proposal form for one Crop)

Fill only applicable fields for the State(One proposal form for one notified area)

State	District	Mandal
L2	L3	L4

Name :		Name of Father/Husband :
Address for Communication, with contact Phone No.		Bank Name : Account No. :
Bank Branch & Address		

Mandal	Revenue Village	Survey No	Owner/ Share-cropper/	Proposed Date/Date of Sowing the crop	Area Sown in Hectares

Reference Weather Station (RWS)	Back-up Weather Station-1 (BWS 1)	Back-Up Weather Station-2 (BWS 2)

I hereby declare that the provisions of the **Weather Based Crop Insurance Scheme & the Product structure** therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other **Weather Based Crop Insurance Scheme** or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Place: _____

Date:_____

Witness:

Signature of Cultivator / Proposer

-(For use by Insurance Intermediary)-

Area proposed for insurance	Sum Insured	Premium Collected from Farmer (Rs.)
	(Sum Insured/ha × area insured)	(Sum Insured × Farmer's Premium Rate)

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy except any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

Insurance is the subject matter of Solicitation

CROP SOWN CERTIFICATE
Certificate from Competent Authority

FORM: WBCIS – NL - PF - 01

Annexure III Contd...

It is certified that the crop wise Survey no. Area sown and date of sowing mentioned in the proposal form above are correct.

Signature and Seal of Competent Authority
(State level office/VRO /Agri/Horti Dept Officer)

Date:

#####

GUIDELINES FOR COMPLETION OF THE
PROPOSAL FORM

1. Separate proposal forms may be submitted for each crop.
2. Please complete the Proposal Form in all respects and ***name of the farmer in the proposal form to be furnished as in the bank pass book, (in English).***
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. Kindly contact AIC's Offices for any doubts or clarifications on the proposal form.
6. Extended coverage can be taken only after full Normal coverage has been taken.
7. Documents to enclosed along with the proposal form:
(a) Copy of the Saving Bank A/c Pass Book.
(b) Copy of the Pattadhar Pass Book.
(c) Premium Amount should be remitted through Demand Draft Favouring “Agriculture Insurance Company of India Ltd.” payable at Hyderabad.

Insurance is the subject matter of Solicitation

WBCIS-NL-PF-01

ACKNOWLEDGEMENT
(WEATHER BASED CROP INSURANCE SCHEME)

Received Rs. ----- (Rupees-----only) towards consideration as Farmer's share of Premium from Shri/Smt.-----
-----, Son/Daughter/Wife of Shri-----, cultivator of ----- Block/Tehsil/Taluka/Revenue Circle of-----
---District of -----State/UT, having Bank Account No.-----in ----
----- Bank-----Branch, towards coverage of ----- crop for a Sum Insured of Rs. ----- during -----
----- Season of ----- year under Weather Based crop Insurance Scheme (WBCIS), vide Cash/Cheque/DD No. ----- dated -----
drawn on -----Bank, subject to realization.

(Authorized Signatory)

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **WBCIS**, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kisan Credit Card Holders under the jurisdiction of our Nodal Bank **for the Season** _____ as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that
- i) All eligible Loan Applicants / Kisan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the ‘Schedule’ below are included, and

ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Nodal Bank’s
Authorized Signatory :
Designation :

Signature and Seal
Of **Authorized Nodal Bank Official**

SCHEDULE

Declaration No. allotted by Bank:_____NODAL BANK CODE : _____

State: _____ Season: _____ Year: _____ Crop: _____

District: _____ Reference Unit Area: _____ R W Station: _____
(as per Notification)(as per Notification)

Sum Insured per Hectare for Notified Crop: _____

Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Applied / Sanctioned Sown Area (Hectares)	Sum Insured (Rs.) (S.I per ha X Area in ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____ DD / Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

Guidelines for Filling up Weather Based Crop Insurance Scheme Declaration Form (LOANEE)

1. This Declaration format should be used **ONLY** with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
- 9. Specific guidelines for filling in the Schedule :**
 - (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
 - (vi) The Bank branches/PACSS shall process and verify the details of crops grown and acreage operated, if and wherever required.

FORM: WBCIS-NLC-3

NCIP - Weather Based Crop Insurance Scheme (WBCIS) Declaration Form (NON-LOANEE)

Annexure V

FROM:

(Address of Nodal Bank with Contact Number)

TO:

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **Weather Based Crop Insurance Scheme (WBCIS)**, we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals **for the Season** _____ within the cut-off date, as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that
- i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under Weather Based Crop Insurance Scheme (WBCIS) are included in the Declaration, and

ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.(AIC) which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Nodal Bank’s
Authorized Signatory :
Designation :

Signature and Seal
of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank:

NODAL BANK CODE :

State: _____

Season: _____

Year: _____

Crop: _____

District: _____

Reference Unit Area: _____

R W Station: _____

(as per Notification)

(as per Notification)

Sum Insured for insured Crop per Hectare: _____

Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____ DD / Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC;
2) Guidelines for filling up Declarations are given overleaf.

Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form (Non Loanee)

Annexure V. Contd....

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
- 9. Specific guidelines for filling in the Schedule :**
 - (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
 - (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

NCIP -Weather Based Crop Insurance Scheme - Declaration Form (NON-LOANEE) - Insurance Intermediary

Annexure VI

FROM:

TO:

(Address of Insurance Intermediary with
Contact Number)

Agriculture Insurance Company of India
Limited (AIC), 8th Floor, United India Towers,
Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the Weather Based Crop Insurance Scheme (WBCIS), we hereby consolidate the aggregate Sum Insured with respect to the Non Loanee Cultivators who submitted the Insurance Proposals **for the Season** _____ within the cut-off date, as per the schedule given below and details given in annexed Listing Sheet:
2. It is certified on behalf of this insurance intermediary, that
- i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under WBCIS are included in this Declaration, and

ii) All guidelines with regard to coverage under WBCIS issued by Agriculture Insurance Company of India Ltd.(AIC) and SLCCCI notification which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Insurance Intermediary’s
Authorized Signatory :
Designation :

Signature and Seal
of Authorised Official
of the Insurance Intermediary

SCHEDULE

Declaration No. allotted by Insurance Intermediary (II): II’s CODE : _____

State: _____ Season: _____ Year: _____ Crop: _____

District: _____ Reference Unit Area: _____ R W Station: _____
(as per Notification) (as per Notification)

Sum Insured for insured Crop per Hectare : _____

Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____ DD/ Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO. DATE RECEIVED

- NOTE: 1) All code boxes shall be filled up by AIC;
2) Consolidated Declaration is accompanied by the individual proposals;
3) Guidelines for filling up Declarations are given overleaf.

Guidelines

For Filling up WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
3. All code particulars (boxes) shall be filled up by AIC.
4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of WBCIS.
5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within **72 hours** from the receipt of the Insurance Proposals under WBCIS.
6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS), Modified National Agricultural Insurance Scheme (MNAIS) or Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.
9. In case of Micro Insurance Agents the sum insured for each proposer should not exceed the IRDA prescribed limit of Rs.30000.00.

10. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under WBCIS must be declared separately for “Small/Marginal Cultivators” and “Other Cultivators”. The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined ‘Sum Insured per hectare’ applicable for the crop, as per the Guidelines of the Scheme.
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS KHARIF 2015 - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure VII

Crop:	Name of the Bank & Branch:	LOANEE FARMERS
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S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	Farmer's share of Premium Rs./-	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											

Place:	Date:	Authorised Signatory:
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AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS KHARIF 2015 - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure VIII

Crop: _____ **Name of the Bank & Branch/Office of JDA/Broker:** _____

NON LOANEE FARMERS

S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	Farmer's share of Premium Rs./-	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											
Place:		Date:				Authorised Signatory:					



Agriculture Insurance Company of India Limited

Regional office, 8th Floor, United India Towers, Basheerbagh, Hyderabad - 500 029
Telefax:040- 23242363 Phone : 040-23242595, 23240235

NCIP - WBCIS Guidelines to Nodal Banks in Telangana for participating in NCIP - WBCIS **– Kharif 2015 in respect of Notified crop in the notified districts:**

1. National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme for Kharif 2015 season for **Notified crops** in Adilabad, Karimnagar, Khammam, Mahabubnagar, Nalgonda and Warangal districts. The Loanee farmers would be covered under the NCIP - WBCIS on Compulsory basis as per guidelines of Govt. of India whereas it is voluntary for Non-loanee farmers.

2. Non-loanee farmers interested in the NCIP - WBCIS for the notified crop in the above mentioned districts can insure their crops/Plantations through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.

3. The criteria for covering Loanee Farmers:

- a) All those farmers eligible for availing loans from 1st April 2015 upto Risk acceptance period (i.e., 9th July 2015 in respect of Red Chilly, 5th July 2015 in respect of Cotton, 09th August 2015 in respect of Sweet Lime and 14th July 2015 in respect of Oilpalm) and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionally to crop loan.
 - b) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans.
 - c) Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/disbursed (From 1st April 2015) as on the cut-off date prescribed for the purpose i.e., 9th July 2015 in respect of Red Chilly, 5th July 2015 in respect of Cotton, 09th August 2015 in respect of Sweet Lime and 14th July 2015 in respect of Oilpalm shall be insured under the NCIP - WBCIS.
 - d) Banks should strictly adhere to the cut off dates for submission of declarations and premium.
4. Whenever, any clarification in respect of Declarations submitted by FIs is sought by AIC, the same must be submitted within two weeks. Thereafter, AIC is not under obligation to accept the same, including reopening of claims. Declarations received after the prescribed cut-off dates will be rejected and the responsibility/liability for such proposals rests with the nodal banks/FIs. **The FIs shall only be responsible for all omissions/commissions/errors committed by them.**

5.
 - a. In case of Non-loanee farmers, will have flexibility to insure smaller amounts, but not less than 50% of maximum limit of sum Insured.
 - b. In case the coverage shall have to be in acres/hectares, the same table of loanee can be followed for Sum Insured, Premium remittance etc.
 6. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' Basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rain gauge Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.
 7. ***The Nodal Banks is also to collect the list of individual insured farmers with requisite details like name, father's name, Bank Account number village, categories - S&M/SC/ST/Women, insured acreage, insured crops(s), sum insured, premium collected, government subsidy etc., from concerned branch in soft copy also for further reconciliation and send the same to Agriculture Insurance Company with 15 days after final cut-off date.***
 8. Copies of the 'Proposal Form', 'Loanee Declaration Format', and 'Non-loanee Declaration Format' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration.
 9. **Banks are paid 4% of premium as Service Charges for Loanee/Non-loanee coverage.**
 10. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.
 11. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.
-

CERTIFICATE OF TENANCY FOR CROP INSURANCE PURPOSE

I/We _____ S/o _____ resident of _____
am/are the owner/landlord of schedule property details given here under. (Xerox copy of the land
pass book is attached).

S.No	District	Mandal	Revenue village	Survey No.	Area in Acres/cents/Guntas

I hereby declare that property at Survey number(s) _____ has been offered to
Shri/Smt _____ S/o _____ resident of
_____ village for the purpose of _____ Crop cultivation (Specify the crop
name) on tenancy / lease basis for a period from _____ to _____.

Further I hereby declare that I have not submitted / will not submit any other crop Insurance
proposal covering the above mentioned crops during the season either through any of the Bank
branch or Primary Agriculture Co- Operative society (PACS) or Insurance Intermediaries or directly
under any Crop Insurance Scheme. I also understand that in case more than one Insurance of the
crop/area or any untrue statement, the claim, if any, shall stand repudiated.

Signature of the Landlord/Owner

Signature of the Tenant farmer

Signature and Seal of Competent Authority

Date:

(VRO/AEO/Mandal Agriculture Officer/Hort. Officer/MRO)

Place: